



**HOMECONNECTICUT**  
For Our Economy, Our Families, Our Future  
a campaign of the Partnership for Strong Communities

# Housing Needs in Tolland

Sources: Census Bureau, CT DOH, NLIHC, CT OPM,  
CT State Data Center, The Warren Group

## What to know...

→ Like its neighbors and much of the state, Tolland's housing landscape is almost exclusively dominated by single family housing. This stock caters to only a portion of the households needed to maintain the charm, character and vibrancy of town.

*95% of the housing in Tolland is single-family. 60% of the stock was developed after 1970, which may not fit the needs of Tolland's current and future residents.*

→ There are almost no housing options for today's working families, young professionals or downsizing seniors.

*84% of housing units in town have 3 or more bedrooms. These are predominantly large homes out of reach of low- and moderate-income families.*

→ A more diverse array of housing options includes affordable housing, rental housing, and one- and two-bedroom units.

*Only 4% of housing in town is affordable, meaning that not much of the housing is guaranteed to remain accessible to working families, young professionals or downsizing seniors.*

→ Workers in vital occupations cannot afford to live in town.

*You'd need to earn \$48,400 (\$23.27/hour) to be able to rent a typical 2-bedroom apartment in the area. That means local employees such as paramedics, mechanics, dental assistants, and pre-school teachers can't afford to live in the town where they work.*

→ A diversified housing stock will support the town's property values. Rental options will bring newcomers to town, who will put down roots and purchase their home in town. An increase in activity may result in an improved sales climate for sellers.

*While sales volumes are now increasing, prices are not. Tolland's single-family home sales have grown by double digits this year, while the median sales price slid by almost 10%.*

→ School budgets are not primarily sensitive to enrollment increases. Even if they were, Tolland's school age population, like its neighbors', is projected to decline.

*The projected decrease for Tolland in school-age children is 29% between 2015 and 2025.*



FOR MORE INFORMATION:  
CHARLES PATTON, SENIOR POLICY ANALYST  
CHARLES@PSCHOUSING.ORG

PARTNERSHIP FOR STRONG COMMUNITIES  
860.244.0066  
WWW.PSCHOUSING.ORG



# Housing Data Profiles

# 2015



## Population, Households & Age

Source: 2009-13 American Community Survey

	2009-13	2000	% Change		2009-13	2000	% Change
Population	14,977	13,146	14%	Householders living alone	15%	13%	2%
Households	5,441	4,586	19%	Residents living in families	81%	83%	-2%
Average household size	2.73	2.83	-4%	Households with someone <18	45%	44%	1%
Average family size	3.06	3.12	-2%	Households with someone > 65	23%	15%	8%

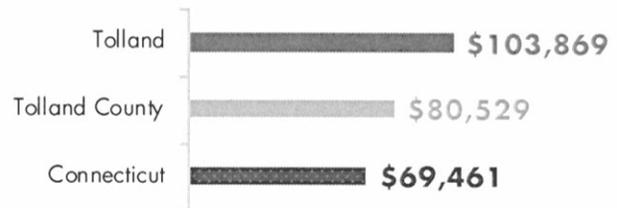
Median age for those living in Tolland is 42.1 years old, 1.9 years older than CT's median age of 40.2 years old.

## \$\$\$ Income & Age

Tolland's annual median household income in 2013 was \$103,869, 50% more than Connecticut's median household income of \$69,461. It is 29% more than Tolland County's median household income of \$80,529. Tolland's median household income ranks 27 (1=highest, 169=lowest) among CT's 169 municipalities.

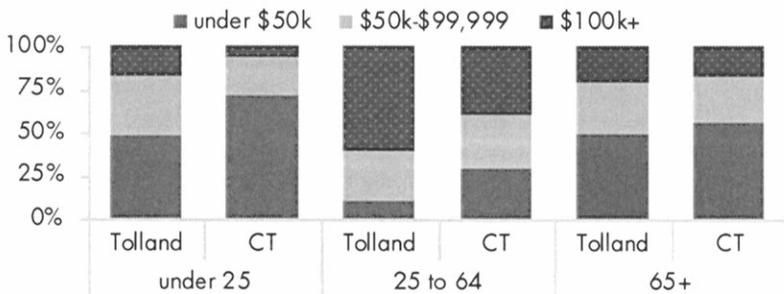
### Median Household Income

Source: 2009-13 American Community Survey



### Income by Age of Head of Household: Tolland

Source: American Community Survey 2009-13



In Tolland, 2% (91) of the heads of households were under 25 years old, 30% (1,638) were 25-44 years old, 50% (2,720) were 45-64 years old and 18% (992) were 65 or older.

Throughout Connecticut, households headed by those under 25 and those 65 and over tend to have lower incomes than those 25-64 years old, limiting their housing options.

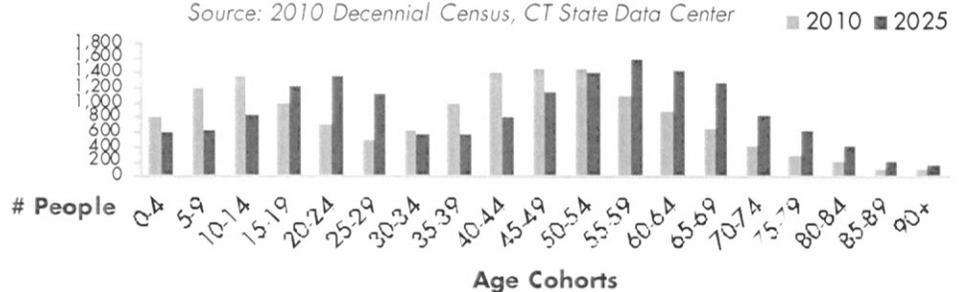


## Aging of the Population

Tolland is one of the 153 Connecticut municipalities projected to see a drop in school-age population between 2015 and 2025. Many municipalities will see declines over 30%. The projected decrease for Tolland is 29%. Meanwhile the 65+ population for Tolland is projected to increase by 58%.

### Age Cohorts - 2010 Population, 2025 Population Projections: Tolland

Source: 2010 Decennial Census, CT State Data Center





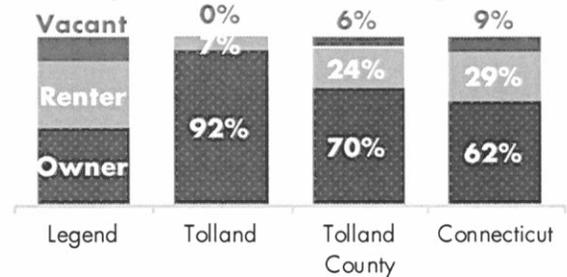
## Characteristics of Housing Stock

### Tenure

	Tolland	Tolland County	Connecticut
Total	5,456	58,067	1,486,995
Owner-Occupied	5,043	40,397	919,488
Renter-Occupied	398	13,930	436,361
Vacant	15	3,740	131,146

Source: 2009-13 American Community Survey

Percent of Owner-Occupied, Renter-Occupied and Vacant Housing Units



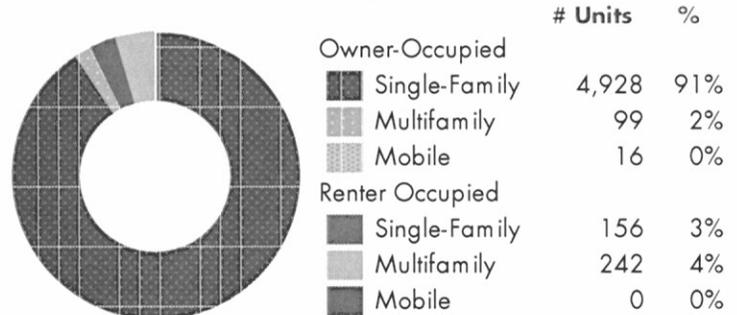
Tolland saw its number of housing units increase by 17% from 2000 to 2013. Renters live in 7% of Tolland's housing stock, compared to 24% for Tolland County and 29% for Connecticut.

### Units in Structure

Overall, 67% of CT's occupied housing stock is comprised of single-family housing, while 33% is multifamily housing (2+ units in structure) and 1% is mobile homes.

In Tolland, 93% of occupied homes are single-family, 6% are multifamily (2+ units in structure), and 0% are mobile homes. Renters live in 71% of Tolland's 341 multifamily homes, and owners occupy 97% of its 5,084 single-family homes.

Units in Structure by Tenure: Tolland



Source: 2009-13 American Community Survey

### Year Built

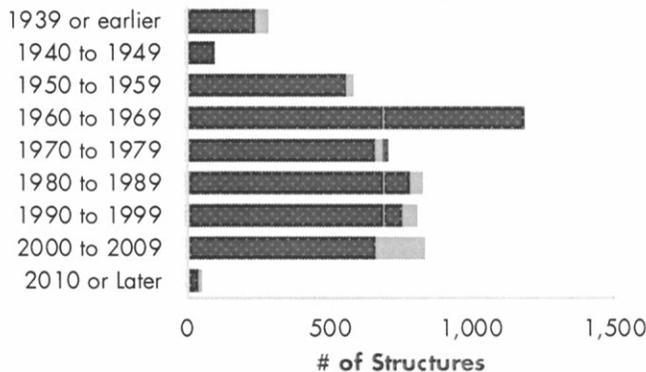
CT's housing stock varies in age, with 23% built before 1939, 36% built from 1940 to 1969 and 41% built from 1970 on.

In Tolland, 5% of the housing stock was built prior to 1939, 35% was built between 1940 and 1969 and the remaining 60% was built after 1970. Shifting demographics indicate that housing built from 1970 on may not meet the needs of CT's current and future residents.

Tenure by Year Structure Built: Tolland

Source: 2009-2013 American Community Survey

■ Owner-Occupied ■ Renter-Occupied ■ Vacant



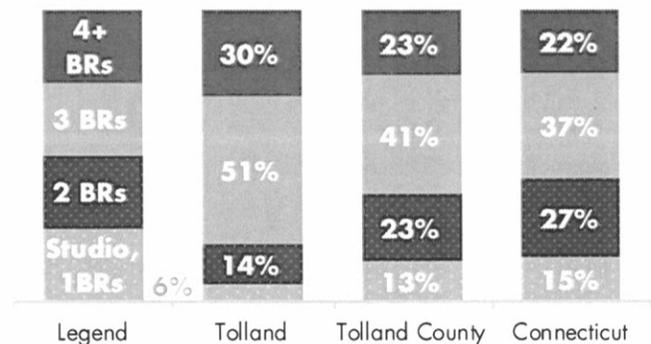
### Bedrooms

A majority of homes in CT have 3 or more bedrooms, with 37% having 3 bedrooms and 22% having 4 or more. 42% of the homes in the state have 2 or fewer bedrooms.

Over 81% of homes in Tolland have 3 or more bedrooms, while 19% have 2 or fewer bedrooms. Towns and cities that have larger homes with more bedrooms offer fewer housing options for younger workers or downsizing Baby Boomers.

Housing Units by Number of Bedrooms

Source: 2009-13 American Community Survey

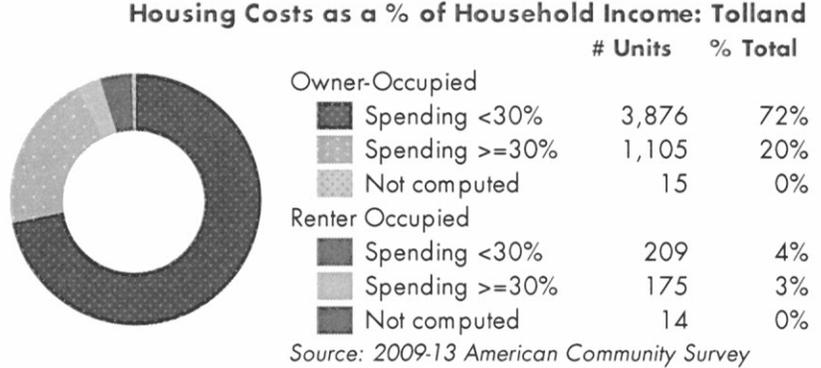




## Housing Costs for Owners and Renters

### Affordability

Across CT, 50% of renters and 35% of owners spend more than 30% of their income on housing. In Tolland, 44% of renters spend more than 30% of their income on housing, while 22% of owners do the same. Households that spend more than 30% of their income on housing may have little left over for necessities such as transportation, food, health care, etc.



### Home Value

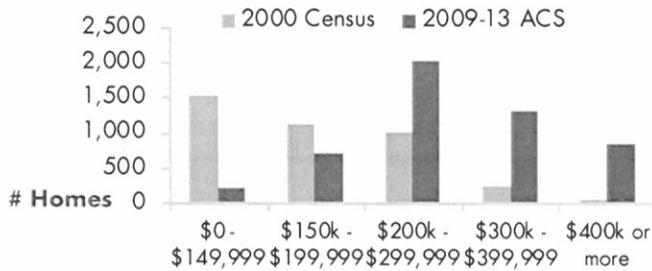
The value of homes in Connecticut has risen significantly over the last 15 years, putting home ownership out of reach for many middle-class households. In Tolland, 39% of homes were valued under \$150,000 in 2000, compared to 4% now. The median home value in Tolland is now \$275,500, an increase of 65% since 2000.

### Gross Rent

According to 2009-13 American Community Survey data, 67% of Tolland's 398 rental units have a gross rent over \$1,000 per month and 29% have a gross rent under \$750 per month.

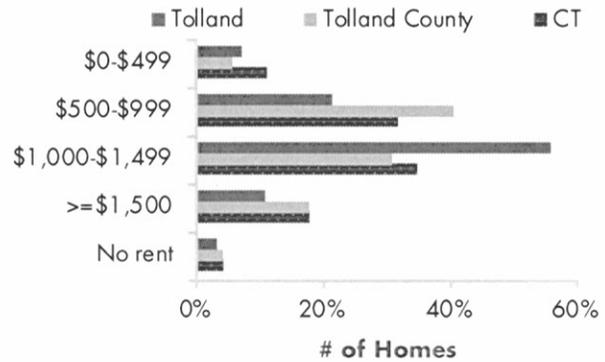
### Self-Reported Value of Owner-Occupied Homes: Tolland

Source: Census 2000, 2009-2013 American Community Survey



### Rental Units by Gross Rent: Tolland

Source: 2009-2013 American Community Survey



### Housing Costs & Income

#### Owner Households: Tolland

The average homeowner household in Tolland has a median income of

**\$108,157**

#### Households with a Mortgage

Median Income:  
**\$117,708**

Median Monthly Owner Costs:  
**\$2,164**

#### Households w/out a Mortgage

Median Income:  
**\$75,690**

Median Monthly Owner Costs:  
**\$755**

In Connecticut, incomes among those who own their homes tend to be much higher than incomes for renter households. Incomes for owners who no longer pay a mortgage also tend to be lower than for those paying a mortgage, as those no longer paying a mortgage may be retired and living on fixed incomes.

Source: 2009-13 American Community Survey

#### Renter Households: Tolland

Median Income Renter Households =

**\$34,125**

**67%** less than the median income of all households.

Median Gross Rent =

**\$1,198**

**42%** of income spent on rent.

**58%** of income for all other expenses.

## Housing Market General Information

### Housing Wage

#### 2015 Housing Wage: Tolland

 **\$22.00**

Tolland is included in the Hartford-West Hartford-East Hartford Metro Area.

Each year, the National Low Income Housing Coalition calculates the "housing wage," the hourly wage needed for a household to afford a typical 2-bedroom apartment in metro areas throughout the United States.

Connecticut's housing costs are typically high, ranking #8 in 2015 with a housing wage of \$24.29.

### Grand List

#### Real Property Grand List Values, 2008-13: Tolland

Total Real Property 2008 \$1,100,010,500  
 Total Real Property 2013 \$1,157,555,340

**% Change, 2008-13 5%**

Connecticut housing prices declined precipitously after the 2008 financial crisis and have not rebounded to pre-crisis levels, particularly in municipalities - 114 of 169 - where housing stock is dominated by single-family homes. Across the state, 152 municipalities have seen either no change in real property grand lists, or declines, forcing most to raise mil rates, reduce services, or both.

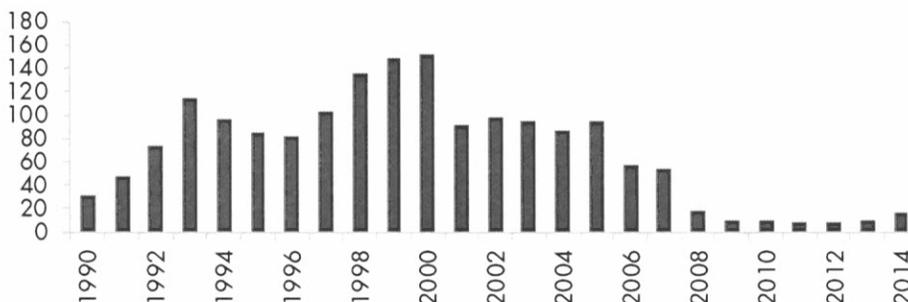
Source: CT Office of Policy and Management

### Building Permits

Connecticut saw a sharp decline in building permits following the crash of the housing market in the mid-2000s. As the housing market slowly recovers, statewide building permits have increased by small amounts since 2011, with permits for multifamily units at levels not seen for a decade. Building permits issued, however, remain well below the levels seen in the 1980s and 1990s.

#### Building Permits by Year, 1990-2014: Tolland

Source: CT Department of Economic and Community Development



### Affordable Housing Appeals List

Each year the CT Department Of Housing surveys municipalities in the state to determine the number of affordable units each has. The data is compiled for the Affordable Housing Appeals List. The following housing units are counted as affordable in Tolland in 2014:

#### Assisted Units Counted in 2014 Appeals List:

Tolland	
98	Governmentally Assisted Units
2	Tenant Rental Assistance
93	CHFA/USDA Mortgages
+	3 Deed Restricted Units
<hr/>	
196	Total Assisted Units

#### Calculation of % of Total Units Assisted:

Tolland		Tolland	
196	÷	5,451	= 3.6%
Total Assisted Units		Total Units, 2010 Census	Units Assisted

Housing Data Profiles are produced by the Partnership for Strong Communities. Updated November 16, 2015.

For more information about the information presented or to use any of the graphics presented in the Housing Data Profiles, please contact: Christina Rubenstein, Deputy Policy Director, christina@pschousing.org.



## Analysis of Housing Conditions

### Key Stats

#### Population

14,977

#### Households

5,441

#### Projected Change in Population from 2015-2025

5-19 Year Olds: -29%

65+ Year Old: 58%

#### Median Household Income

All Households: \$103,869

Owners: \$108,157

Renters: \$34,125

#### Housing Units

Total Units: 5,441

Owner-Occupied: 92%

Renter-Occupied: 7%

Vacant: 0%

#### Single-Family/Multifamily

Single Family: 93%

Multifamily: 6%

#### Median Home Value

\$275,500

#### Median Gross Rent

\$1,198

#### Households Spending 30% or More on Housing

All Households: 24%

Owners: 22%

Renters: 44%

#### Housing Built 1970 or Later

60%

#### 2014 Affordable Housing Appeals List

Assisted Units: 4%

#### % Change in Total Real Property, 2008-2013

5%

### Tolland's Housing Data Profile: The Story Behind the Numbers

Tolland, like most of Connecticut's municipalities, has a high median household income, high housing costs, few units for a variety of the municipality's workforce (such as, teachers, nurses, electricians, firefighters and town employees), and a narrow range of housing choices for Baby Boomers seeking to downsize and Millennials and young families seeking to move to town.

Housing remains expensive in Tolland relative to the median household income. Statewide, 50% of renters and 35% of homeowners spend 30% or more of their household incomes on housing. In Tolland, where the \$103,869 median household income is higher than the statewide median of \$69,461, 44% of renters and 22% of homeowners spend 30% or more of their income on housing.

Tolland is one of the 153 Connecticut municipalities that could see a potentially significant decline in school enrollment through 2025 because of a projected decline in school-age (5-19) population of 29% from 2015 to 2025. At the same time, its population is getting older, with a projected increase of 58% in the 65+ population from 2015 to 2025, potentially leading to the need for smaller, denser, more affordable homes closer to the town center, services and, if possible, transit connections.

While the number of renting households in Connecticut has increased from 30% to 34% since 2007, many towns are ill-prepared to accommodate the needs of renters. Tolland is one of 114 Connecticut municipalities with single-family homes dominating its housing stock (93%) and little modest or multifamily housing to offer (19% units are 0-2 bedrooms, compared to 42% statewide), mostly because many of those towns built the bulk of their homes after 1970 (60% in Tolland) to accommodate the needs of new Baby Boomer families then in their 20s.

Now in their 60s, those families are seeking more modest homes. But their attempts to sell are being met by few offers because few young families can afford to move to those towns, flattening median sales prices and stunting the growth of Grand Lists – the towns' total value of real property – and thus property tax revenues needed to pay for increasingly expensive services. From 2008 through 2013 (latest OPM figures), 151 towns experienced negative growth in real property values, 1 had no growth and 3 had only slight growth of 2 percent or less. The total real property Grand List in Tolland has grown by 5% from 2008 through 2013.

Across the state, 138 of the 169 municipalities have affordable homes totaling less than 10% of their housing stock. These are the kinds of homes increasingly sought by young professionals, families, town workers, downsizing Baby Boomers and others. In Tolland, 4% of the homes are affordable, according to the state's 2014 Affordable Housing Appeals List.



## Data Sources & Notes

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### Page 1

- ⇒ Populations, Households & Age
  - DP-1 - Profile of General Demographic Characteristics: 2000, Census 2000 Summary File 1 (SF 1) 100-Percent Data
  - DP02 - Selected Social Characteristics In The United States, 2009-2013 American Community Survey 5-Year Estimates
  - DP05 - ACS Demographic And Housing Estimates, 2009-2013 American Community Survey 5-Year Estimates
- ⇒ Age & Income
  - Median Household Income
    - B25119 - Median Household Income The Past 12 Months (In 2013 Inflation-Adjusted Dollars) By Tenure, Universe: Occupied Housing Units More Information, 2009-2013 American Community Survey 5-Year Estimates
  - Income by Age of Head of Householder
    - B19037 - Age Of Householder By Household Income In The Past 12 Months (In 2013 Inflation-Adjusted Dollars), Universe: Households, 2009-13 American Community Survey 5-Year Estimates
- ⇒ Aging of Population
  - P12 - Sex by Age, Universe: Total population, 2010 Census Summary File 1
  - 2015-2025 Population Projections for Connecticut, November 1, 2012 edition, CT State Data Center

### Page 2

- ⇒ Tenure, Units in Structure, Year Built, Bedrooms
  - DP04 - Selected Housing Characteristics, 2009-2013 American Community Survey 5-Year Estimates
- ⇒ Tenure note: Universe is all housing units. Total housing stock includes vacant units.
- ⇒ Units in Structure notes: Multifamily includes all units with 2+ units in structure. Does not include boats, RVs, vans, etc. Universe is occupied housing units (does not include vacant units).

### Page 3

- ⇒ Affordability
  - DP04 - Selected Housing Characteristics, 2009-2013 American Community Survey 5-Year Estimates, Note: Percent income spent on housing costs is not calculated for some households, noted in chart as "Not computed."
- ⇒ Home Value
  - B25075 - Value, Universe: Owner-occupied housing units, 2009-2013 American Community Survey 5-Year Estimates
- ⇒ Gross Rent
  - DP04 - Selected Housing Characteristics, 2009-2013 American Community Survey 5-Year Estimates
- ⇒ Housing Costs & Income
  - Median Household Income by Tenure
    - B25119 Median Household Income The Past 12 Months (In 2013 Inflation-Adjusted Dollars) By Tenure, Universe: Occupied housing units, 2009-2013 American Community Survey 5-Year Estimates
  - Median Household Income for Owner-Occupied Households by Mortgage Status
    - B25099 - Mortgage Status By Median Household Income The Past 12 Months (In 2013 Inflation-Adjusted Dollars), Universe: Owner-occupied housing units, 2009-2013 American Community Survey 5-Year Estimates
  - Median Monthly Housing Costs by Mortgage Status, Median Gross Rent
    - DP04 - Selected Housing Characteristics, 2009-2013 American Community Survey 5-Year Estimates, Note: Median Gross Rent data suppressed for some geographies by Census Bureau, reasons for suppression may vary.

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- ⇒ Housing Wage
  - Out of Reach 2015, 2-Bedroom Housing Wage, National Low Income Housing Coalition
- ⇒ Grand Lists
  - Total Grand Lists by Town, 2008 and 2013, CT Office of Policy and Management
- ⇒ Building Permits
  - Connecticut New Housing Authorizations in 2014, Construction Report: Housing Production & Permits, CT Dept. of Economic and Community Development
- ⇒ Affordable Housing Appeals List
  - 2014 Affordable Housing Appeals List, CT Dept. of Housing

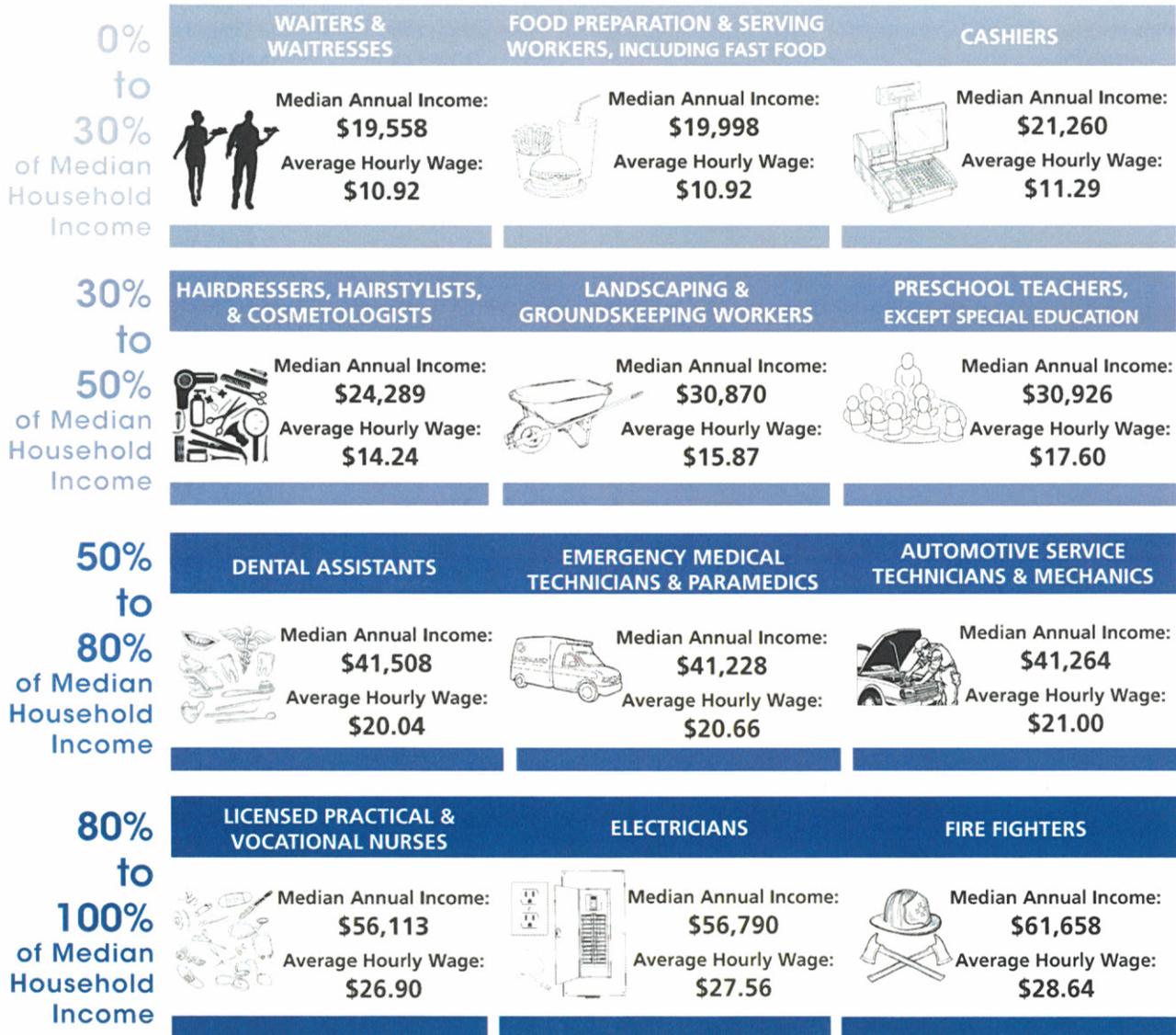
# Income & Jobs in Connecticut

## Many Working Households Struggle to Get By

Changes in the economy and in household formation leave many in Connecticut struggling to afford housing. Many jobs pay less than the state's median household income of **\$70,048** annually and have an hourly wage that is less than the housing wage (what one needs to afford a typical 2-BR apartment) of **\$24.29**.

- The median annual income of the state's 730 occupations is **\$43,812**, 63% of the state median household income.
- The median annual income of **72%** of occupations is less than 100% of the state median households income.
- The median annual income of **22%** of occupations is less than 50% of the state median households income.
- The average hourly wage of **47%** of occupations is less than the state housing wage.

Here are some examples of occupations where median annual income is...



Turn this page over for more examples →

Sources: State Median Household Income - U.S. Census Bureau, 2014 1-Year American Community Survey; Housing wage data - National Low Income Housing Coalition, Out of Reach 2015; Occupations data - CT Dept. of Labor, Labor Market Information, Statewide Wages, 1Q 2015

## More occupations where the median annual income is less than the state median household income:

Occupation	Median Annual Income	% of State Median Household Income	Average Hourly Wage	% of State's Housing Wage
Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	\$19,568	28%	\$9.88	39%
Bartenders	\$19,620	28%	\$11.28	39%
Manicurists and Pedicurists	\$19,660	28%	\$10.67	39%
Transportation Attendants, Except Flight Attendants	\$20,374	29%	\$10.50	40%
Nonfarm Animal Caretakers	\$21,919	31%	\$11.68	43%
Food Preparation Workers	\$22,184	32%	\$11.82	44%
Retail Salespersons	\$23,786	34%	\$13.72	47%
Laundry and Dry-Cleaning Workers	\$24,163	34%	\$12.51	48%
Personal and Home Care Aides	\$25,260	36%	\$12.62	50%
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	\$27,386	39%	\$14.77	54%
Packaging and Filling Machine Operators and Tenders	\$28,438	41%	\$14.73	56%
Laborers and Freight, Stock, and Material Movers, Hand	\$28,559	41%	\$14.95	57%
Team Assemblers	\$29,629	42%	\$15.67	59%
Tellers	\$29,683	42%	\$14.81	59%
Production Workers, All Other	\$30,657	44%	\$16.86	61%
Landscaping and Groundskeeping Workers	\$30,870	44%	\$15.87	61%
Receptionists and Information Clerks	\$32,190	46%	\$15.85	64%
Healthcare Support Occupations	\$32,433	46%	\$16.63	64%
Office Clerks, General	\$34,625	49%	\$17.27	69%
Medical Assistants	\$34,743	50%	\$17.37	69%
Library Technicians	\$36,807	53%	\$19.16	73%
Veterinary Technologists and Technicians	\$36,827	53%	\$18.82	73%
Social and Human Service Assistants	\$37,466	53%	\$18.93	74%
Customer Service Representatives	\$37,913	54%	\$19.27	75%
Bus Drivers, Transit and Intercity	\$38,695	55%	\$19.83	77%
Secretaries, Except Legal, Medical, and Executive	\$39,557	56%	\$19.63	78%
Automotive Service Technicians and Mechanics	\$41,264	59%	\$21.00	82%
Dental Assistants	\$41,508	59%	\$20.04	82%
Construction Laborers	\$42,744	61%	\$21.28	85%
Computer-Controlled Machine Tool Operators, Metal and Plastic	\$42,749	61%	\$21.30	85%
Maintenance and Repair Workers, General	\$43,231	62%	\$21.50	86%
First-Line Supervisors/Managers of Retail Sales Workers	\$44,847	64%	\$23.31	89%
Machinists	\$45,487	65%	\$21.90	90%
Truck Drivers, Heavy and Tractor-Trailer	\$46,066	66%	\$22.68	91%
Fitness Trainers and Aerobics Instructors	\$46,586	67%	\$23.68	92%
Medical and Clinical Laboratory Technicians	\$48,204	69%	\$24.24	95%
Carpenters	\$50,051	71%	\$24.65	99%
Paralegals and Legal Assistants	\$52,199	75%	\$25.62	103%
Construction and Extraction Occupations	\$52,361	75%	\$25.85	104%

Sources: State Median Household Income - U.S. Census Bureau, 2014 1-Year American Community Survey; Housing wage data - National Low Income Housing Coalition, Out of Reach 2015; Occupations data - CT Dept. of Labor, Labor Market Information, Statewide Wages, 1Q 2015

## Age of Housing

122 of CT's 169 cities and towns have over 40% of their housing stock built from 1970 on, designed to meet the needs of the state's baby boomers and their then-growing families.

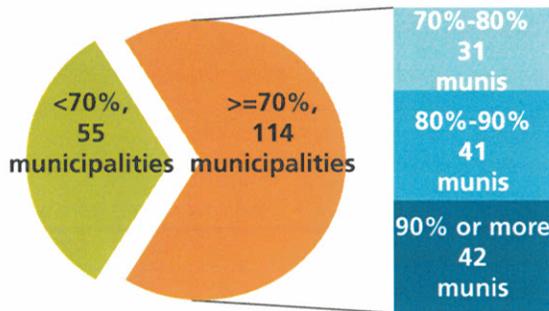


Source: 2012 American Community Survey 5-Year Dataset

## Single-Family Homes

Detached single-family homes dominate the housing stock in the state's municipalities: 114 cities and towns have a housing stock at least 70% comprised of detached single-family homes.

Percentage of housing stock comprised of detached single-family homes



Source: 2012 American Community Survey 5-Year Dataset

## Affordable Units

Just 32 of the state's municipalities have 10% or more of their housing stock designated as affordable under the Affordable Housing Appeals List.

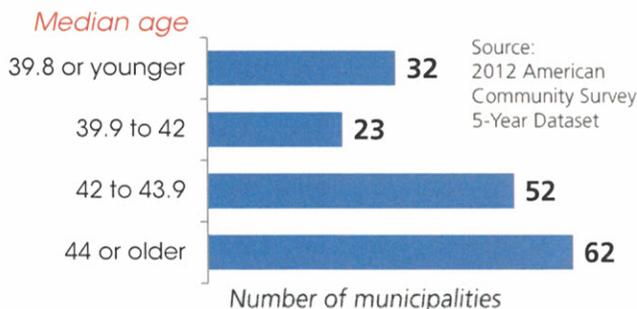
% of housing stock designated affordable



Source: 2012 Affordable Housing Appeals List

## An Aging Population, Fewer Children

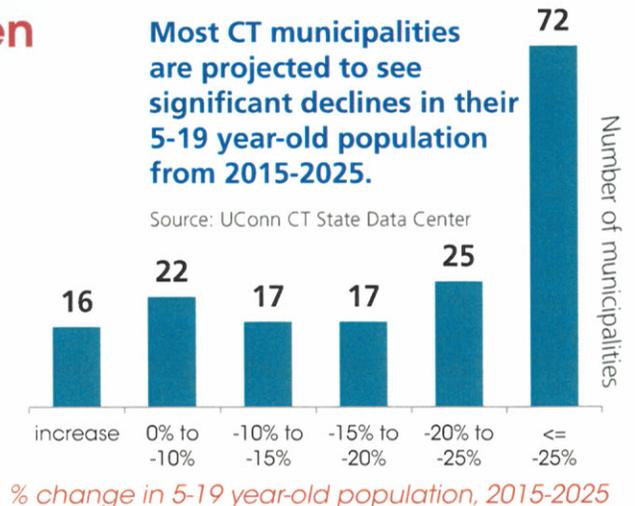
Median age in 137 CT towns exceeds the state's median of 39.8 years old. CT's urban areas tend to have a lower median age.



Source: 2012 American Community Survey 5-Year Dataset

Most CT municipalities are projected to see significant declines in their 5-19 year-old population from 2015-2025.

Source: UConn CT State Data Center



% change in 5-19 year-old population, 2015-2025

